

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHAEL KARFF
LISA LONDON

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Case No. 12-bk-10943

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/02/2012.
- 2) The plan was confirmed on 10/04/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/13/2017.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,501.00.
- 10) Amount of unsecured claims discharged without full payment: \$20,658.42.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 9,300.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 9,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 674.46	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 674.46
Attorney fees paid and disclosed by debtor(s):	\$ 1,600.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
STANTON M. LACKS	Lgl	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	1,872.00	2,046.46	2,046.46	1,171.54	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,929.86	5,929.86	3,394.67	0.00
BANK OF AMERICA	Sec	192,705.00	237,539.81	0.00	0.00	0.00
CAVALRY PORTFOLIO SVCS	Uns	1,186.00	0.00	1,228.95	703.54	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	596.00	596.00	341.19	0.00
PGW	Uns	0.00	265.12	265.12	151.77	0.00
MIDLAND FUNDING LLC	Uns	0.00	1,293.89	1,293.89	740.71	0.00
RESURGENT CAPITAL SERVICES	Sec	3,216.77	2,122.12	1,600.00	1,600.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,640.00	1,616.77	522.12	522.12	0.00
WELLS FARGO HM MORTGAG	Sec	196,371.00	NA	NA	0.00	0.00
AC COLLECTIONS	Uns	920.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	799.84	NA	NA	0.00	0.00
ATLANTIC CITY ELECTRIC	Uns	133.64	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	5,929.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	596.00	NA	NA	0.00	0.00
EQUABLE ASCENT FIN	Uns	1,294.00	NA	NA	0.00	0.00
FIA CARDS SERVICES	Uns	6,370.99	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LOWES/GEMB	Uns	846.06	NA	NA	0.00	0.00
SOUTH JERSEY GAS	Uns	552.89	NA	NA	0.00	0.00
SPRINGLF FIN	Uns	3,216.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,600.00	\$ 1,600.00	\$ 0.00
TOTAL SECURED:	\$ 1,600.00	\$ 1,600.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,882.40	\$ 7,025.54	\$ 0.00

Disbursements:

Expenses of Administration	\$ 674.46	
Disbursements to Creditors	\$ 8,625.54	
TOTAL DISBURSEMENTS:		\$ 9,300.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/11/2017

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.